



HAWAII COUNTY INCOME SCHEDULE BY FAMILY SIZE

2011

THE FOLLOWING TABLE PRESENTS INCOME LIMITS BY FAMILY SIZE AND BY PERCENTAGES OF THE MEDIAN INCOME ESTABLISHED BY HUD. THESE INCOME LIMITS SERVE AS GUIDELINES TO ESTABLISH SALES/RENTAL PREFERENCES.

-----LIMITS BY FAMILY SIZE-----									
MEDIAN		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
\$68,700									
Adjustments		0.7000	0.8000	0.9000	1.0000	1.0800	1.1600	1.2400	1.3200
for family size									
% of Income	10%	\$5,070	\$5,800	\$6,520	\$7,240	\$7,820	\$8,400	\$8,980	\$9,560
	20%	\$10,140	\$11,600	\$13,040	\$14,480	\$15,640	\$16,800	\$17,960	\$19,120
	30%	\$15,210	\$17,400	\$19,560	\$21,720	\$23,460	\$25,200	\$26,940	\$28,680
	40%	\$20,280	\$23,200	\$26,080	\$28,960	\$31,280	\$33,600	\$35,920	\$38,240
	50%	\$25,350	\$29,000	\$32,600	\$36,200	\$39,100	\$42,000	\$44,900	\$47,800
	60%	\$30,420	\$34,800	\$39,120	\$43,440	\$46,920	\$50,400	\$53,880	\$57,360
	70%	\$35,490	\$40,600	\$45,640	\$50,680	\$54,740	\$58,800	\$62,860	\$66,920
	80%	\$40,560	\$46,400	\$52,160	\$57,920	\$62,560	\$67,200	\$71,840	\$76,480
	90%	\$44,330	\$50,680	\$57,000	\$63,310	\$68,380	\$73,450	\$78,520	\$83,580
	100%	\$48,090	\$54,960	\$61,830	\$68,700	\$74,200	\$79,690	\$85,190	\$90,680
	110%	\$52,900	\$60,460	\$68,010	\$75,570	\$81,620	\$87,660	\$93,710	\$99,750
	120%	\$57,710	\$65,950	\$74,200	\$82,440	\$89,040	\$95,630	\$102,230	\$108,820
	130%	\$62,520	\$71,450	\$80,380	\$89,310	\$96,450	\$103,600	\$110,740	\$117,890
	140%	\$67,330	\$76,940	\$86,560	\$96,180	\$103,870	\$111,570	\$119,260	\$126,960

HUD determines the median (100%), very low (50%) and 60% income limits. Adjustments are made by HUD for areas with unusually high or low family income or housing cost to income relationships. Pursuant to rules for the Low Income Housing Tax Credit Program, the 60% income limit is calculated as 120% (60/50) of the very low income limit for each family size. The income limits for other income groups of 80% or less are calculated in the same way. The remaining income limits are calculated as a percentage of the median income for a family of four (the base) with adjustments for family size (i.e., income for a 3-person family is 90% of the base, income for a 2-person family is 80% of the base, etc.).



AFFORDABLE RENT GUIDELINES*

2011

Affordable rents are based on 30% of income (including utilities)**

Area	\$68,700	<u>Studio</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>
HAWAII						
30% of Median		\$380	\$407	\$489	\$565	\$630
50% of Median		\$633	\$679	\$815	\$941	\$1,050
60% of Median		\$760	\$815	\$978	\$1,129	\$1,260
80% of Median		\$1,013	\$1,086	\$1,304	\$1,506	\$1,680
100% of Median		\$1,202	\$1,288	\$1,545	\$1,786	\$1,992
120% of Median		\$1,442	\$1,546	\$1,854	\$2,143	\$2,390
140% of Median		\$1,683	\$1,803	\$2,163	\$2,500	\$2,789

*Please note that our market rents may be lower than these rent guidelines.

**Monthly rent levels would include the cost of the following utilities: water, sanitary sewage services, electricity and gas (where applicable). Please refer to the Utility Allowance Schedule for each island.

Based on 2011 median income established by HUD.



AFFORDABLE SALES GUIDELINES*

2011

COUNTY: **HAWAII** FAMILY SIZE: **1 PERSON**

% of Median:	50%	60%	100%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$25,350	\$30,420	\$35,490	\$40,560	\$44,330	\$48,090	\$52,900	\$57,710	\$62,520	\$67,330
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$130,100	\$156,100	\$182,100	\$208,100	\$227,500	\$246,800	\$271,500	\$296,200	\$320,800	\$345,500
4.25%	\$126,200	\$151,500	\$176,800	\$201,900	\$220,800	\$239,500	\$263,500	\$287,400	\$311,300	\$335,300
4.50%	\$122,600	\$147,100	\$171,500	\$196,000	\$214,400	\$232,500	\$255,900	\$279,000	\$302,200	\$325,600
4.75%	\$119,000	\$142,800	\$166,600	\$190,500	\$208,200	\$225,800	\$248,500	\$271,000	\$293,600	\$316,200
5.00%	\$115,700	\$138,900	\$161,900	\$185,000	\$202,300	\$219,500	\$241,500	\$263,400	\$285,300	\$307,300
5.25%	\$112,400	\$135,000	\$157,400	\$179,900	\$196,700	\$213,400	\$234,700	\$256,000	\$277,300	\$298,800
5.50%	\$109,400	\$131,200	\$153,200	\$174,900	\$191,300	\$207,600	\$228,300	\$249,000	\$269,700	\$290,500
5.75%	\$106,500	\$127,700	\$149,000	\$170,200	\$186,100	\$201,900	\$222,200	\$242,300	\$262,500	\$282,600
6.00%	\$103,600	\$124,300	\$145,000	\$165,600	\$181,100	\$196,600	\$216,200	\$235,800	\$255,500	\$275,100
6.25%	\$100,800	\$121,000	\$141,100	\$161,300	\$176,400	\$191,300	\$210,600	\$229,600	\$248,700	\$267,900
6.50%	\$98,200	\$117,900	\$137,600	\$157,200	\$171,900	\$186,400	\$205,100	\$223,700	\$242,300	\$260,900
6.75%	\$95,700	\$114,900	\$134,000	\$153,100	\$167,500	\$181,700	\$199,900	\$218,000	\$236,200	\$254,300
7.00%	\$93,300	\$112,000	\$130,700	\$149,300	\$163,200	\$177,100	\$194,800	\$212,500	\$230,200	\$247,900
7.25%	\$91,000	\$109,300	\$127,500	\$145,600	\$159,200	\$172,700	\$190,000	\$207,200	\$224,400	\$241,800
7.50%	\$88,800	\$106,600	\$124,300	\$142,000	\$155,300	\$168,500	\$185,400	\$202,200	\$219,000	\$235,900

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



AFFORDABLE SALES GUIDELINES*

2011

COUNTY: **HAWAII** FAMILY SIZE: **2 PERSON**

% of Median:	50%	60%	100%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$29,000	\$34,800	\$40,600	\$46,400	\$50,680	\$54,960	\$60,460	\$65,950	\$71,450	\$76,940
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$148,800	\$178,600	\$208,400	\$238,100	\$260,100	\$282,000	\$310,300	\$338,400	\$366,700	\$394,800
4.25%	\$144,400	\$173,400	\$202,300	\$231,000	\$252,500	\$273,700	\$301,200	\$328,400	\$355,800	\$383,200
4.50%	\$140,200	\$168,200	\$196,400	\$224,300	\$245,200	\$265,800	\$292,300	\$318,900	\$345,500	\$372,000
4.75%	\$136,200	\$163,400	\$190,800	\$217,800	\$238,100	\$258,100	\$284,000	\$309,700	\$335,600	\$361,300
5.00%	\$132,400	\$158,800	\$185,400	\$211,700	\$231,300	\$250,800	\$276,000	\$301,000	\$326,100	\$351,100
5.25%	\$128,700	\$154,400	\$180,200	\$205,800	\$224,900	\$243,800	\$268,300	\$292,600	\$317,100	\$341,400
5.50%	\$125,200	\$150,100	\$175,300	\$200,100	\$218,700	\$237,100	\$260,900	\$284,600	\$308,300	\$331,900
5.75%	\$121,800	\$146,100	\$170,500	\$194,700	\$212,900	\$230,700	\$253,900	\$276,900	\$300,000	\$323,000
6.00%	\$118,600	\$142,200	\$166,000	\$189,600	\$207,200	\$224,600	\$247,100	\$269,500	\$292,000	\$314,400
6.25%	\$115,400	\$138,500	\$161,600	\$184,600	\$201,700	\$218,700	\$240,600	\$262,400	\$284,300	\$306,100
6.50%	\$112,400	\$134,900	\$157,400	\$179,900	\$196,500	\$213,100	\$234,400	\$255,600	\$277,000	\$298,200
6.75%	\$109,600	\$131,400	\$153,400	\$175,300	\$191,500	\$207,600	\$228,400	\$249,100	\$269,900	\$290,600
7.00%	\$106,800	\$128,200	\$149,600	\$170,900	\$186,600	\$202,400	\$222,700	\$242,900	\$263,100	\$283,300
7.25%	\$104,200	\$125,000	\$145,900	\$166,600	\$182,100	\$197,300	\$217,100	\$236,800	\$256,700	\$276,300
7.50%	\$101,600	\$122,000	\$142,400	\$162,500	\$177,600	\$192,500	\$211,900	\$231,000	\$250,400	\$269,600

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



AFFORDABLE SALES GUIDELINES*

2011

COUNTY: **HAWAII** FAMILY SIZE: **3 PERSON**

% of Median:	50%	60%	100%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$32,600	\$39,120	\$45,640	\$52,160	\$57,000	\$61,830	\$68,010	\$74,200	\$80,380	\$86,560
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$167,300	\$200,800	\$234,200	\$267,700	\$292,500	\$317,300	\$349,000	\$380,800	\$412,500	\$444,200
4.25%	\$162,400	\$194,800	\$227,300	\$259,800	\$283,900	\$307,900	\$338,700	\$369,600	\$400,300	\$431,100
4.50%	\$157,700	\$189,200	\$220,700	\$252,200	\$275,600	\$299,000	\$328,900	\$358,800	\$388,700	\$418,500
4.75%	\$153,100	\$183,800	\$214,300	\$245,000	\$267,700	\$290,400	\$319,400	\$348,500	\$377,500	\$406,500
5.00%	\$148,800	\$178,600	\$208,300	\$238,100	\$260,100	\$282,300	\$310,400	\$338,700	\$366,900	\$395,000
5.25%	\$144,600	\$173,600	\$202,500	\$231,400	\$252,900	\$274,300	\$301,700	\$329,200	\$356,600	\$384,000
5.50%	\$140,600	\$168,800	\$196,900	\$225,100	\$246,000	\$266,800	\$293,400	\$320,200	\$346,800	\$373,400
5.75%	\$136,900	\$164,300	\$191,600	\$219,000	\$239,300	\$259,700	\$285,500	\$311,500	\$337,500	\$363,400
6.00%	\$133,200	\$159,900	\$186,500	\$213,200	\$232,900	\$252,700	\$277,900	\$303,200	\$328,500	\$353,700
6.25%	\$129,800	\$155,700	\$181,600	\$207,600	\$226,800	\$246,100	\$270,600	\$295,300	\$319,800	\$344,300
6.50%	\$126,400	\$151,600	\$176,900	\$202,200	\$220,900	\$239,700	\$263,600	\$287,600	\$311,600	\$335,500
6.75%	\$123,200	\$147,800	\$172,400	\$197,100	\$215,300	\$233,600	\$256,800	\$280,300	\$303,600	\$326,900
7.00%	\$120,000	\$144,100	\$168,000	\$192,100	\$209,900	\$227,700	\$250,500	\$273,300	\$296,000	\$318,800
7.25%	\$117,100	\$140,600	\$163,900	\$187,300	\$204,800	\$222,000	\$244,200	\$266,500	\$288,700	\$310,900
7.50%	\$114,200	\$137,100	\$159,900	\$182,800	\$199,700	\$216,700	\$238,200	\$260,100	\$281,600	\$303,300

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



AFFORDABLE SALES GUIDELINES*

2011

COUNTY: **HAWAII** FAMILY SIZE: **4 PERSON**

% of Median:	50%	60%	100%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$36,200	\$43,440	\$50,680	\$57,920	\$63,310	\$68,700	\$75,570	\$82,440	\$89,310	\$96,180
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$185,800	\$222,900	\$260,100	\$297,200	\$324,900	\$352,600	\$387,800	\$423,100	\$458,300	\$493,600
4.25%	\$180,400	\$216,300	\$252,500	\$288,400	\$315,400	\$342,200	\$376,300	\$410,600	\$444,700	\$479,000
4.50%	\$175,100	\$210,000	\$245,200	\$280,100	\$306,200	\$332,300	\$365,400	\$398,600	\$431,800	\$465,100
4.75%	\$170,100	\$204,000	\$238,000	\$272,000	\$297,400	\$322,800	\$354,900	\$387,200	\$419,500	\$451,800
5.00%	\$165,300	\$198,200	\$231,400	\$264,300	\$288,900	\$313,700	\$344,900	\$376,200	\$407,500	\$438,900
5.25%	\$160,700	\$192,700	\$224,900	\$257,000	\$280,900	\$304,900	\$335,200	\$365,800	\$396,200	\$426,700
5.50%	\$156,300	\$187,400	\$218,700	\$249,900	\$273,200	\$296,500	\$326,100	\$355,700	\$385,400	\$415,000
5.75%	\$152,000	\$182,400	\$212,800	\$243,100	\$265,800	\$288,500	\$317,200	\$346,100	\$374,900	\$403,800
6.00%	\$147,900	\$177,400	\$207,200	\$236,600	\$258,800	\$280,800	\$308,800	\$336,900	\$364,900	\$393,000
6.25%	\$144,100	\$172,800	\$201,800	\$230,400	\$252,000	\$273,500	\$300,700	\$328,100	\$355,400	\$382,700
6.50%	\$140,400	\$168,400	\$196,500	\$224,500	\$245,500	\$266,400	\$292,900	\$319,500	\$346,100	\$372,900
6.75%	\$136,800	\$164,100	\$191,500	\$218,700	\$239,200	\$259,600	\$285,400	\$311,400	\$337,400	\$363,300
7.00%	\$133,400	\$160,000	\$186,700	\$213,300	\$233,200	\$253,000	\$278,300	\$303,600	\$328,900	\$354,200
7.25%	\$130,100	\$156,000	\$182,100	\$208,000	\$227,400	\$246,700	\$271,400	\$296,100	\$320,700	\$345,400
7.50%	\$126,900	\$152,200	\$177,600	\$203,000	\$221,900	\$240,800	\$264,700	\$288,900	\$312,900	\$337,000

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



AFFORDABLE SALES GUIDELINES*

2011

COUNTY: **HAWAII** FAMILY SIZE: **5 PERSON**

% of Median:	50%	60%	100%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$39,100	\$46,920	\$54,740	\$62,560	\$68,380	\$74,200	\$81,620	\$89,040	\$96,450	\$103,870
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$200,700	\$240,800	\$280,900	\$321,000	\$350,900	\$380,800	\$418,900	\$456,900	\$495,000	\$533,000
4.25%	\$194,700	\$233,700	\$272,700	\$311,500	\$340,600	\$369,600	\$406,500	\$443,400	\$480,400	\$517,300
4.50%	\$189,100	\$226,900	\$264,700	\$302,400	\$330,600	\$358,800	\$394,700	\$430,500	\$466,400	\$502,300
4.75%	\$183,700	\$220,300	\$257,100	\$293,700	\$321,100	\$348,500	\$383,300	\$418,200	\$453,000	\$487,800
5.00%	\$178,500	\$214,200	\$249,800	\$285,500	\$312,000	\$338,700	\$372,500	\$406,400	\$440,200	\$474,000
5.25%	\$173,400	\$208,200	\$242,900	\$277,600	\$303,300	\$329,200	\$362,200	\$395,000	\$427,900	\$460,900
5.50%	\$168,700	\$202,500	\$236,200	\$269,900	\$295,000	\$320,200	\$352,200	\$384,200	\$416,200	\$448,200
5.75%	\$164,200	\$196,900	\$229,800	\$262,600	\$287,100	\$311,500	\$342,700	\$373,800	\$405,000	\$436,100
6.00%	\$159,800	\$191,700	\$223,700	\$255,600	\$279,400	\$303,200	\$333,500	\$363,800	\$394,100	\$424,400
6.25%	\$155,600	\$186,700	\$217,800	\$248,800	\$272,100	\$295,300	\$324,800	\$354,300	\$383,800	\$413,300
6.50%	\$151,500	\$181,900	\$212,200	\$242,500	\$265,000	\$287,600	\$316,400	\$345,100	\$373,900	\$402,600
6.75%	\$147,700	\$177,200	\$206,800	\$236,300	\$258,300	\$280,300	\$308,300	\$336,300	\$364,300	\$392,400
7.00%	\$144,000	\$172,800	\$201,500	\$230,400	\$251,800	\$273,300	\$300,500	\$327,900	\$355,200	\$382,500
7.25%	\$140,400	\$168,500	\$196,600	\$224,600	\$245,600	\$266,500	\$293,100	\$319,700	\$346,400	\$373,000
7.50%	\$137,000	\$164,400	\$191,800	\$219,200	\$239,600	\$260,100	\$285,900	\$311,900	\$338,000	\$364,000

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



AFFORDABLE SALES GUIDELINES*

2011

COUNTY: **HAWAII** FAMILY SIZE: **6 PERSON**

% of Median:	50%	60%	100%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$42,000	\$50,400	\$58,800	\$67,200	\$73,450	\$79,690	\$87,660	\$95,630	\$103,600	\$111,570
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$215,500	\$258,600	\$301,700	\$344,900	\$376,900	\$409,000	\$449,900	\$490,800	\$531,700	\$572,600
4.25%	\$209,100	\$251,000	\$292,800	\$334,800	\$365,800	\$397,000	\$436,500	\$476,300	\$516,000	\$555,600
4.50%	\$203,100	\$243,700	\$284,300	\$325,000	\$355,200	\$385,400	\$423,900	\$462,400	\$501,000	\$539,500
4.75%	\$197,200	\$236,700	\$276,100	\$315,600	\$345,000	\$374,400	\$411,700	\$449,200	\$486,600	\$524,000
5.00%	\$191,700	\$230,000	\$268,400	\$306,800	\$335,200	\$363,800	\$400,100	\$436,400	\$472,800	\$509,200
5.25%	\$186,400	\$223,500	\$260,900	\$298,200	\$325,800	\$353,600	\$389,000	\$424,300	\$459,700	\$495,000
5.50%	\$181,200	\$217,400	\$253,700	\$290,000	\$316,900	\$344,000	\$378,300	\$412,700	\$447,000	\$481,500
5.75%	\$176,300	\$211,500	\$246,900	\$282,200	\$308,400	\$334,600	\$368,000	\$401,500	\$434,900	\$468,400
6.00%	\$171,600	\$205,900	\$240,300	\$274,700	\$300,200	\$325,800	\$358,300	\$390,800	\$423,300	\$455,900
6.25%	\$167,100	\$200,500	\$233,900	\$267,500	\$292,200	\$317,100	\$348,800	\$380,600	\$412,200	\$444,000
6.50%	\$162,700	\$195,300	\$227,900	\$260,600	\$284,700	\$309,000	\$339,800	\$370,700	\$401,500	\$432,500
6.75%	\$158,700	\$190,300	\$222,100	\$253,900	\$277,400	\$301,100	\$331,100	\$361,200	\$391,400	\$421,500
7.00%	\$154,600	\$185,500	\$216,600	\$247,500	\$270,500	\$293,500	\$322,800	\$352,200	\$381,500	\$410,900
7.25%	\$150,800	\$181,000	\$211,100	\$241,400	\$263,800	\$286,300	\$314,800	\$343,500	\$372,000	\$400,700
7.50%	\$147,200	\$176,500	\$206,000	\$235,500	\$257,300	\$279,300	\$307,200	\$335,100	\$363,000	\$390,900

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



AFFORDABLE SALES GUIDELINES*

2011

COUNTY: **HAWAII** FAMILY SIZE: **7 PERSON**

% of Median:	50%	60%	100%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$44,900	\$53,880	\$62,860	\$71,840	\$78,520	\$85,190	\$93,710	\$102,230	\$110,740	\$119,260
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$230,400	\$276,500	\$322,600	\$368,700	\$402,900	\$437,200	\$480,900	\$524,600	\$568,300	\$612,000
4.25%	\$223,600	\$268,300	\$313,100	\$357,800	\$391,000	\$424,400	\$466,600	\$509,100	\$551,500	\$593,900
4.50%	\$217,100	\$260,600	\$304,000	\$347,400	\$379,600	\$411,900	\$453,100	\$494,300	\$535,400	\$576,700
4.75%	\$211,000	\$253,100	\$295,300	\$337,500	\$368,800	\$400,100	\$440,100	\$480,100	\$520,100	\$560,100
5.00%	\$205,000	\$246,000	\$287,000	\$328,000	\$358,300	\$388,800	\$427,700	\$466,600	\$505,300	\$544,300
5.25%	\$199,200	\$239,100	\$278,900	\$318,800	\$348,400	\$378,000	\$415,800	\$453,600	\$491,300	\$529,100
5.50%	\$193,800	\$232,500	\$271,300	\$310,000	\$338,700	\$367,600	\$404,400	\$441,100	\$477,800	\$514,600
5.75%	\$188,500	\$226,200	\$264,000	\$301,600	\$329,600	\$357,700	\$393,400	\$429,200	\$464,900	\$500,600
6.00%	\$183,500	\$220,200	\$257,000	\$293,600	\$320,900	\$348,100	\$382,900	\$417,700	\$452,500	\$487,300
6.25%	\$178,700	\$214,400	\$250,200	\$286,000	\$312,400	\$339,000	\$372,800	\$406,800	\$440,600	\$474,500
6.50%	\$174,100	\$208,900	\$243,700	\$278,500	\$304,300	\$330,200	\$363,200	\$396,300	\$429,200	\$462,200
6.75%	\$169,700	\$203,500	\$237,500	\$271,400	\$296,600	\$321,800	\$353,900	\$386,100	\$418,300	\$450,500
7.00%	\$165,400	\$198,400	\$231,500	\$264,600	\$289,100	\$313,700	\$345,100	\$376,400	\$407,700	\$439,200
7.25%	\$161,300	\$193,500	\$225,800	\$258,100	\$282,000	\$306,000	\$336,600	\$367,100	\$397,700	\$428,300
7.50%	\$157,300	\$188,800	\$220,300	\$251,800	\$275,100	\$298,500	\$328,300	\$358,200	\$388,000	\$417,800

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



AFFORDABLE SALES GUIDELINES*

2011

COUNTY: **HAWAII** FAMILY SIZE: **8 PERSON**

% of Median:	50%	60%	100%	80%	90%	100%	110%	120%	130%	140%
\$ Income:	\$47,800	\$57,360	\$66,920	\$76,480	\$83,580	\$90,680	\$99,750	\$108,820	\$117,890	\$126,960
0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.00%	\$245,300	\$294,400	\$343,400	\$392,500	\$428,900	\$465,400	\$511,900	\$558,400	\$605,000	\$651,500
4.25%	\$238,000	\$285,700	\$333,300	\$380,900	\$416,300	\$451,700	\$496,700	\$542,000	\$587,100	\$632,300
4.50%	\$231,100	\$277,400	\$323,600	\$369,800	\$404,100	\$438,600	\$482,300	\$526,100	\$570,000	\$613,900
4.75%	\$224,400	\$269,400	\$314,300	\$359,200	\$392,600	\$425,900	\$468,400	\$511,000	\$553,600	\$596,300
5.00%	\$218,100	\$261,800	\$305,400	\$349,000	\$381,500	\$413,900	\$455,200	\$496,700	\$538,000	\$579,500
5.25%	\$212,000	\$254,600	\$296,900	\$339,300	\$370,900	\$402,400	\$442,600	\$482,800	\$523,000	\$563,200
5.50%	\$206,200	\$247,600	\$288,800	\$330,000	\$360,700	\$391,300	\$430,400	\$469,500	\$508,600	\$547,800
5.75%	\$200,600	\$240,900	\$280,900	\$321,000	\$350,900	\$380,700	\$418,700	\$456,900	\$494,900	\$533,000
6.00%	\$195,300	\$234,400	\$273,400	\$312,600	\$341,500	\$370,700	\$407,600	\$444,700	\$481,700	\$518,900
6.25%	\$190,200	\$228,300	\$266,200	\$304,300	\$332,600	\$360,900	\$396,800	\$433,000	\$469,100	\$505,200
6.50%	\$185,300	\$222,400	\$259,300	\$296,500	\$324,000	\$351,500	\$386,600	\$421,800	\$457,000	\$492,100
6.75%	\$180,600	\$216,700	\$252,700	\$288,800	\$315,800	\$342,600	\$376,800	\$411,100	\$445,200	\$479,600
7.00%	\$176,000	\$211,200	\$246,400	\$281,600	\$307,900	\$334,000	\$367,300	\$400,700	\$434,200	\$467,500
7.25%	\$171,700	\$206,000	\$240,300	\$274,600	\$300,100	\$325,700	\$358,200	\$390,800	\$423,400	\$456,000
7.50%	\$167,500	\$201,000	\$234,500	\$267,900	\$292,800	\$317,800	\$349,500	\$381,300	\$413,100	\$444,900

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** 360
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**